

**Information to identify the case:**

Debtor 1 William J. Veverka Jr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-22544-GLT**

Social Security number or ITIN **xxx-xx-6629**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Veverka Jr.  
aka William J. Veverka

10/25/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William J. Veverka, Jr.  
DebtorCase No. 14-22544-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: 3180WPage 1 of 2  
Total Noticed: 15

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +William J. Veverka, Jr., 5416 Halchess Street, Pittsburgh, PA 15207-2310  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 13900096 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13876499 Citizens Bank, P.O. Box 42115, Providence, RI 02940-2115  
 13876500 +One Main Financial, Attn: Bankruptcy Center, P.O. Box 140069, Irving, TX 75014-0069  
 13911349 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
     437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14134993 +U.S. Bank, National Association, Trustee for, Pennsylvania Housing Finance Agency,  
     211 North Front Street, Harrisburg, PA 17101-1406  
 13906157 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:26:26 Pennsylvania Dept. of Revenue,Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-094613899666 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 03:27:05 ALTAIR OH XIII, LLC,  
     C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-313213953627 +E-mail/Text: kburkley@bernsteinlaw.com Oct 26 2019 03:27:44 Duquesne Light Company,  
     c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-194513901669 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 26 2019 03:33:09  
 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,  
 Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-058713876501 +E-mail/Text: blegal@phfa.org Oct 26 2019 03:26:48 Pennsylvania Housing Finance Agency,  
 211 North Front Street, Harrisburg, PA 17101-140613876502 EDI: TFSR.COM Oct 26 2019 06:43:00 Toyota Financial Services, P.O. Box 8026,  
 Cedar Rapids, IA 52409-802613885082 EDI: TFSR.COM Oct 26 2019 06:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Pennsylvania Housing Finance Agency  
 cr Pittsburgh Water & Sewer Authority  
 cr Toyota Motor Credit Corporation13876503 ##US Department of Education, c/o Great Lakes Collection Agency, P.O. Box 530229,  
 Atlanta, GA 30353-0229

TOTALS: 3, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
 Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
 cnoroski@grblaw.com  
 Kenneth Steidl on behalf of Debtor William J. Veverka, Jr. julie.steidl@steidl-steinberg.com,  
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Oct 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 7